skyward by increased demand; and perceived changes in abuse in adolescents, increases in street harassment, and culture (fears that refugees will introduce unwanted social phenomena such as bullying, fighting, smoking and drug

illicit and criminal activities).

RECOMMENDATIONS

To the Government of Jordan

- 1. To consider applying flexible policies allowing people to earn a legal living. In specific:
 - Waive or significantly reduce fees for work permits for Syrian refugees;
 - Simplify and ease the application process for work permits and automatically approve all permit requests for refugees in non-protected sectors;
 - Address the challenges of refugee access to legal documentation, especially the required Ministry of Interior Card, and the cost of obtaining health certificates.
 - Increase information provision to employers about work permit processes, working with the chambers of commerce and other key stakeholders; and
 - · Consult with the private sector on which protected sectors still demand protection, and which sectors could benefit economically from more Syrian labor through the easing of protections.
- 2. In line with the Jordan Response Plan, ensure the transition from immediate humanitarian assistance to longer-term, resilience-based initiatives, which benefit the refugees and host communities alike, and improve the community relations.

To donors & the international community

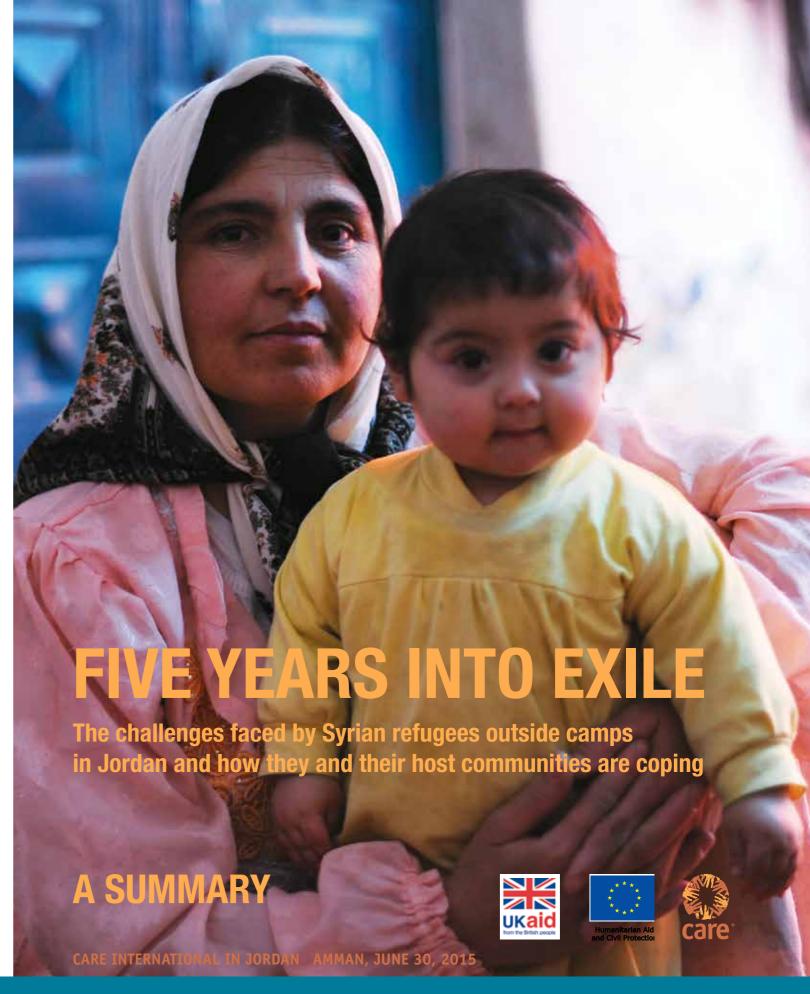
- 1. Prioritize shelter and shelter programming in host communities, as the report highlighted that housing-related concerns surfaced as the primary need of Syrian families.
- 2. Continue in the short term immediate funding to food assistance programs, while the transition to more sustainable livelihoods policies is underway.
- 3. Invest in high priority sectors, particularly in livelihoods and employment, to address the impact of the crisis and ensure access to dignified income-generating activities for refugees and host communities.

- **4.** Expand funding for support to host community services and economies in order to improve social cohesion and mitigate the long-term negative impacts of the influx of Syrian refugees.
- **5.** Continue and expand support to health and education sectors that have been significantly burdened by the Syrian crisis. Provide additional resources for youth access to education at the secondary and tertiary levels.
- 6. Make good on promised resettlement offers, and expand resettlement to demonstrate that donor nations are willing to share the burden fairly.
- 7. Provide continued funding for refugee protection, in particular for prevention of and responses to sexual and gender-based violence and child protection.

To national & international humanitarian actors

- 1. Expand support to women and men for prevention of gender-based violence, in particular early marriage and intimate partner violence. Involving men in the process is critical and means supporting them in finding ways to cope with the stress of displacement and idleness because of the inability to work (legally). Much more intensive work with communities is needed to prevent early marriage, which has become hugely problematic due to the challenging economic and living conditions of families, which is exacerbating the perceived need to protect girls
- 2. Increase support for the prevention of child labor, and in particular support youth ages 12 to 18 in completing their secondary education.
- **3.** Women refugees are often highly isolated in their homes; it is critical to increase opportunities for refugee women to connect with each other, get out of the house, access psychosocial activities, and obtain work when possible.

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ABOUT THIS ASSESSMENT

While the numbers of Syria refugees flowing into Jordan have dramatically decreased in the fifth year of the conflict in Syria, there is no political end to the displacement in sight. The approximately 628,000 refugees currently in Jordan continue to face immense challenges, leading to high need, vulnerability, and protection concerns. These challenges result from protracted displacement, reduced levels of assistance and access to services, continued lack of access to sustainable livelihoods, and complicated registration procedures.

CARE's 2015 needs assessment of urban Syria refugees provides an updated picture of these challenges, the refugees' priorities and coping mechanisms and a view of refugee community-host relations. It builds upon 2014, 2013 and 2012 assessments to create a picture over time, establishing some trends and helping to understand how

conditions for Syrian refugees and their hosts are changing. In line with CARE's Gender in Emergency approach, its analysis highlights that the experience of war and displacement is impacting men, women, boys, and girls differently.

This summary report outlines the main findings of CARE's assessment report, Five Years into Exile: The challenges faced by Syrian refugees outside camps in Jordan and how they and their host communities are coping.

The report is based on data collected from January 27 to March 1, 2015 in interviews with 1,300 families and focus group discussions and individual interviews with Syrian and Jordanian women, men, and male and female youth, and other stakeholders (CARE team members and representatives of local authorities and response actors).

New Developments

Since CARE's 2014 Urban Assessment, a series of policy changes were introduced that negatively affected the lives of Syrian refugees living among host communities in Jordan:

- In July 2014, the conditions for "bailout" of Syrians wanting to leave the camps were changed. The bailout process, whereby a Jordanian citizen acts as a "sponsor," had been in place since the opening of Zaatari camp in 2012, but in July 2014, regulations were tightened to require that sponsor to be a close relative. In addition, those who did not receive official bailout documentation could no longer register with the UN Refugee Agency (UNHCR) in urban areas, thus preventing their access to services. From January 2015, the bailout process from all camps was suspended temporarily.
- Since October 2014, the World Food Programme has implemented targeting in communities, excluding those found to not be in need in food assistance. Funding shortfalls have forced repeated reductions in voucher values.
- At the end of November 2014, Jordanian authorities introduced fees for Syrian refugees accessing public health centers. The fees are equal to those paid by non-insured Jordanians, although vulnerable families continue to have access to free services at UNHCR/JHAS clinics.
- Finally, in February 2015, the Ministry of Interior (MOI) and the Syrian Refugee Affairs Directorate (SRAD) in cooperation with the UNHCR launched a verification process that requires all Syrians residing outside the camps to re-register with the Jordanian authorities, which involves paying for and submitting a certificate of good health, in addition to a copy of a rental agreement.

Cover: Rahab (names changed), 37, holds her youngest, Mohtasim. They live in crumbling accomodations with her husband and eight other children, in a crowded one room space in Amman. (Credit: Mary Kate MacIsaac/CARE)

MAIN TRENDS

Refugees continue to face severe challenges due to protracted displacement, reduced levels of assistance and access to services, continued lack of access to sustainable livelihoods, and complicated registration procedures. When the findings of this 2015 study are compared with previous assessments, it becomes clear that the situation is deteriorating:

- More families report unmet food needs than in previous years.
- One in three families have not been able to access medical services when they needed them.
- One-third of school age children remain out of school, despite improvements in education access.

- More adult men are working than in CARE's 2014 assessment, but a considerable gap remains between family income and expenditure.
- Refugees are coping in part by reducing expenditures, mainly what they spend on rent, and by sending children to work instead of enrolling them in school.
- Family members have experienced a change in roles, with women and children becoming income providers, and men staying at home.
- Women and girls face increased risk of gender-based violence including early marriage.

KEY FINDINGS ON PRIORITIES & COPING MECHANISMS

About the Respondents

Survey questions were answered by the head of the household, usually a male and usually in the presence of other family members.

- Most families surveyed had five family members;
 38% had six or more.
- More than half of those surveyed were children and adolescents
- 28% of families surveyed were headed by a woman, a slightly higher proportion than the 25% of these families recorded in 2014.
- Almost all families interviewed said they fled Syria as a result of high levels of violence, and about half mentioned destruction of their homes. Half also reported fear for the safety of women and children, and 50% reported fear of arrest. Lack of access to basic services, lack of water, and lack of food were mentioned by about 20% of the families, representing a new phenomenon resulting from the destruction of infrastructure in Syria.
- The majority of families interviewed had transited through one of Jordan's camps, representing a change from 2014 when most families reported arriving directly to urban areas. This change is most certainly a result of changes in policy towards arriving refugees.
- Overall, according to income and expenditure data, 69-85% of Syrian refugee families live below the

national poverty line, when not taking into account cash and voucher support provided.

Family Priorities

Families were asked what they and girls, boys, men and women in their community need the most. Their answers show shifting priorities reflecting how the situation of refugees is changing.

- The ability to pay **rent** is refugee families' main concern (the answer provided by 79% of respondents).
- **Food** is the second highest priority. Six in ten families interviewed said they were concerned about satisfying their food needs. During the reporting period, families have been affected by cuts (overall reduction of the amount distributed; deselection) in World Food Programme food assistance. Families interviewed in the previous 2014 survey did not prioritize this need.
- 3 in 10 Syrian households interviewed reported being unable to access **health services** when needed in the six months prior to the survey, as compared with reports of complete access in 2014.
- **Cash** was also highly prioritized as a need.
- **Average income** from work has increased in 2015 by 25 JOD to 210 JOD per month. Still, a gap persists between most families' income and expenditures.

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Care Jordan Five Years Into Exile



Originally from Homs, Syria, Mohammad (name changed), 13, sells snacks from a street cart to help earn income for his family. (Credit: Mary Kate MacIsaac/CARE)

Special Focus Areas ACCOMMODATIONS

Families expressed the importance of maintaining stable and secure accommodations, and various findings of the survey reflect the ways that unsafe, crowded or insecure housing has broader protection implications for refugee families.

- 98% of refugee families rent their accommodations, allotting more than half of their income in most cases to secure housing. However, compared to data from CARE's 2014 Urban Assessment, rental costs reported by Syrian families have decreased by 16-17%, which appears to be an indication of adjustment and stabilization of rental markets to the influx of Syrian refugees.
- One in six families opts to share accommodations and rent, taking on the related burdens of sharing living space including crowding, lack of privacy, and increased risk of gender-based violence.
- Most (86%) of families had a written rental contract for their accommodations, a welcome increase from 2014. However, the share of families with a rental contract was found to be considerably lower in Azraq town (57%) indicating a rural-urban-divide with regards to formalization of rental contracts.
- One-fourth of families surveyed had been evicted at least once, on average 2.6 times, reflecting the difficulty refugees have in paying for and securing stable accommodations.

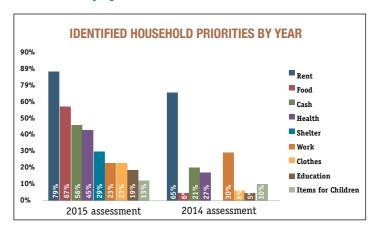
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Unmet food needs were found to be on the rise among surveyed families, driven mainly by reductions in the reach and quantity of food vouchers distributed by the World Food Programme.

While all of the families were affected by the temporary reduction of food voucher support (from 24 JOD to 13 JOD) at the time of the assessment, a higher proportion of families not receiving such support were found to be concerned about meeting their food needs than of families receiving WFP food voucher support.

- Six in ten families (of those receiving and not receiving from WFP support) said they were concerned about satisfying their food needs. Among the families not receiving WFP food voucher support, 69% said they had unmet food needs as opposed to 56% of those receiving such support.
- One in ten families stated that they did not receive food vouchers (19% in Azraq town), either because they were deselected from the food voucher program, were waiting to receive the e-vouchers (mainly in Azraq), or because they were new arrivals or had left the camp without following legal processes and thus could not register with UNHCR. Of these, only 18% (23 families) had received some support from other organizations to cover their food needs.
- Qualitative information indicates that families who did receive food vouchers would only be able to cover their basic food needs for two, maximum three,

"Sometimes we do not eat, save for one tablespoon. This is possible, but it is not possible to forget about the rent. We have to pay it—we need to live somewhere."



weeks and sometimes only for one week after the reduction of the amount from 24 JOD to 13 JOD (at the time of the survey).

- Families coped with the reduced access to food by buying less preferred or less expensive food on three to four days a week, reducing the number of meals eaten during the day (on two to three days), or reducing portion size (on two days).
- Most (62%) of the families interviewed reported coping by buying food on credit. Other coping mechanisms were to reduce food expenditures (53%), spend savings on food (38%) and sell household items (34%). A considerable share of the families also said they could not use these strategies anymore, because they had already exhausted them: notably, 14% had spent all their savings, 11% did not have any household items left to sell, and 8% had sold all their assets.

LIVELIHOODS

The study found that an increasing number of families appear to be gaining income from work, with 74% of the households surveyed reported gaining an income from work as compared with 69% in 2014. Still, working remains illegal for an overwhelming majority of refugees (according to ILO/FAF01 less than 10% have obtained a work permit), and a gap remains between their income and expenditures, despite employment.

 While there has been an increase since 2014 in average income by 25 JOD to reach 210 JOD per month, families still face a monthly income-expenditure gap of 56 JOD on average.

- Based on reported expenditure data, 69% of respondents fall below the Jordanian poverty line of 68 JOD per individual per month.²
- Some families have been able to mobilize resources to cover this gap, but most have gone further into debt or adopted negative coping mechanisms such as taking advantage of child labor, for example.

HEALTH

Respondents reported high need for medical services and medication, especially among older people. Nevertheless, a regulatory change making public health services more expensive resulted in a marked reduction in families' access to health care.

• Three in ten Syrian households reported that they could not access health services when needed during the six months prior to the survey. This indicates a significant deterioration of the situation compared to that at the beginning of 2014, when CARE's urban assessment found survey respondents had almost complete access for their health needs.

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¹ ILO/FAFO, Impact of Syrians on the Jordanian Labour Market, April 2015.

It is worth noting that the 2015 Vulnerability Assessment Framework (VAF) Baseline Survey found that 86% of Syrian refugee households live under the poverty line, based on predicted expenditure. The difference between VAF and CARE results can be attributed to a) methodology and b) geographic coverage. The VAF analysis is based on predicted expenditure while the CARE analysis is based on reported expenditure, with the later presumably being underestimated by households as a comparison between the reported monthly expenditure and the sum of reported expenditure for housing, food, health, and water shows. In terms of geographic area, it must be highlighted that the VAF covers both rural and urban areas, and the CARE Urban Assessment covers urban areas only. VAF data and a comparison between Azraq town and other areas surveyed by CARE indicate higher poverty levels in rural than in urban areas.

"Now the man is not responsible for anything. In Syria, he would work, get groceries, and help out in the house. Now he has no responsibility for anything—not groceries, not kids, not work."

- Since 2014, families have shifted from using public services to those offered by NGOs: while the families accessing public services decreased by 22% over the past year, utilization of NGO services increased during the same period.
- Financial constraints surfaced as the main barrier to accessing health services, followed by lack of appropriate documentation. This is a reversal of the situation in 2014.
- Half of families with pregnant women reported no access to ante-natal health care and 58% of families with lactating women said they did not access post-natal health services.

EDUCATION

One of the more troubling findings of the 2015 survey is that school attendance rates among refugee children of school age have not substantially increased since 2014, despite intensive efforts by national and international actors.

- Over one-third of school age children and adolescents surveyed continue to be absent from school.
 Conversely, 69% of school age children interviewed attend school.
- The main barrier to attendance is financial (named by 39% of respondents). Other reasons for non-attendance include distance between school and home and related worries about their children's safety in the street in terms of traffic and harassment, missed education in Syria that prevented children and adolescents from continuing in the grade that would correspond to their age or to enroll at all, bullying and other forms of violence, including risks of sexual violence, difficulties adapting to the curriculum or to life in Jordan in general, the psychological consequences of war and displacement, disability and concerns over quality of education, and child labor.

PROTECTION

Recent changes in registration procedures have the potential to increase the numbers of unregistered refugees in non-camp settings, an undesirable outcome for all parties involved.

• CARE's assessment found that the numbers of refugees without proper documentation had increased during the previous 12 months to the time of the study, particularly among those most recently arrived (3% were found to be without UNHCR registration and 5% without an MOI card).

- Lack of documentation severely curtails refugees' access to assistance and public services, in particular health services, and increases their risk of being subject to exploitation as well as their fear of arrest, transfer to the camps and/or possible refoulement.
- Increasing incidences of child labor exposes children to the worst forms of child labor and makes them vulnerable to exploitation, injury and violence.
- Early, forced, and child marriage appears to be on the rise as a way for families to cope with poverty and hardship.

PSYCHOSOCIAL ISSUES

Strikingly, half of families interviewed said their overall situation had deteriorated during the previous year.

- Lack of opportunities and spaces for boys and girls and adults prevent escape from cramped housing conditions.
- Respondents said they had high levels of stress, ascribing this mainly to cramped housing conditions, uncertainty about the future, and worry about family and friends back in Syria.

Gender & Age

Displacement and war have fundamentally changed the composition of many refugee families, with men remaining behind in Syria, or having been injured or killed or simply unable to work in Jordan.

WOMEN

According to UNHCR home visits, 34% of refugee families are headed by women.

- 15% of families interviewed said that some of their income was generated by women.
- Some women are working in the informal economy such as in clothing or accessory shops.
- Some women who now need to work report feeling resentment that they must be the breadwinner in addition to other roles.
- 28% of families surveyed were female-headed, and often faced additional challenges to securing income.

MEN

Men and adolescent boys are at greater risk of arrest than women and girls and often shy away from public spaces as a result; nevertheless, it is estimated that more than half of Syrian men are working illegally.

Some respondents said that because of the added stress of restricted movement, coupled with the psychological impact of war and displacement and the loss of traditional gender roles, **men are becoming more violent and abusive to their wives and children at home.** Their presence at home is blamed for greater and unwanted involvement with the management of the household and childrearing.

Men, in particular those of working age, are more often affected than women by injury and disability, with related consequences for their access to services, assistance, and livelihoods. Single, unaccompanied men and boys also face specific challenges to find adequate housing, and potentially to access assistance.

GIRLS & BOYS

When mothers who have traditionally not worked have to enter the labor force or if a father is injured, killed, or not present, children (especially daughters) are adopting the role of the mother in unpaid work at home. Families fear for the safety of girls and restrict their movement, education, and social opportunities. Parents' concerns about the safety and "protection of the honor" of girls as well as economic hardship also are factors that have been contributing to **increasing rates of early and forced marriage**, in particular of girls.

Many children, especially boys, face exploitation through child labor and are forced to leave school to make a living. Because of this, overall more boys than girls are out-of school. Boys also suffer from a lack of safe outdoor spaces, and often have to take on additional responsibilities of acting as the head of the household, and to accompany their sisters or mothers when they go outside.

OLDER WOMEN & MEN

Older women and men are no longer respected and central in community life but rather seen as a burden to the family. They face numerous health concerns and have limited opportunities to contribute to household income, whereas in Syria they were considered the "glue" to family life and some families depended on them for advice, finances or support. Some older people also report feelings of isolation, and have increased difficulties in accessing services and assistance.

COMMUNITY RELATIONS

"It feels as if the Jordanian Government does not want us to stay. We understand that the situation is difficult for Jordan as well. The country does not have a lot of resources—we are aware of that - but we do not have anywhere else to go."

The prolonged nature of Syrian displacement continues to raise concerns about tensions between them and the host community. The study did not find any clear trends in this regard, but touched on some positive observations and areas of concern.

The Syrian Perspective

Syrian refugees reported that relationships with local community members improved after their Jordanian neighbors had learned more about their living conditions.

• Two out of three families said relations with neighbors were "mostly positive" and one-third of respondents indicated that their relationships with Jordanian neighbors were neutral. While neighbors are often neutral or distant and sometimes friendly and supportive, respondents report a considerable amount of prejudice from parts of Jordanian society. Incidents of verbal and physical harassment on the streets, in public transport, and in schools are frequent.

The Jordanian Perspective

Jordanian participants reported their perception that refugees receive an unfair and disproportionately high allocation of external aid, especially in Irbid and Mufraq where refugees are highly concentrated.

Major factors driving negative attitude towards Syrians and potential community tensions include competition over employment opportunities; competition over housing and the perception that rental prices are being driven

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